

**REPORT/RECOMMENDATION TO THE BOARD OF SUPERVISORS
OF SAN BERNARDINO COUNTY, CALIFORNIA
AND RECORD OF ACTION**

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November 30, 2004

FROM: ELIZABETH SANCHEZ, Director
Human Resources Department

SUBJECT: REQUEST FOR PROPOSALS- INSURANCE PROGRAMS

RECOMMENDATION: Approve Request for Proposals (RFPs) for Non-Owned Fine Arts, Bookmobile, Polling Places Liability, Aircraft Liability, Airport Liability, Trail Liability and Accidental Death & Dismemberment Insurance for Hazardous Work employees and authorize Human Resources, Risk Management Division to release the Request for Proposals.

BACKGROUND INFORMATION: The County's current three-year policies expire in June 2005, with the last RFP process occurring in 2002. Every three years RFPs are sent to interested brokers.

The Non-Owned Fine Arts Policy protects non-owned exhibits and artifacts on loan to the museum. The Bookmobile Policy provides collision and comprehensive vehicle coverage on the Library's Bookmobiles. The Polling Places Liability Policy protects the County and polling place owners from election premises liability. The Aircraft Liability Policy protects the County and the Sheriff's Department from aircraft fleet liability and provides hull coverage on specific aircraft. The Airports Liability Policy protects the Airports Department and its airports from airport and hangars keepers' liability. The Trail Liability insurance provides coverage for county-owned and non-owned trails within the County Trail System. The Accidental Death & Dismemberment Policy for Hazardous Workers provides a \$60,000 policy for each member of the Narcotics Division, the Arson/Bomb Squad, the Career Criminal Division, limited peace officers and Scientific Investigation Bureau staff. This coverage is for employees who regularly work with, and are exposed to, any hazardous or dangerous substances and is a negotiated item. The RFPs will be submitted to twenty brokers (on file with Clerk of the Board), six are local. The successful proposals will be brought back to the Board before July, 2005.

REVIEW AND APPROVAL BY OTHERS: This item has been reviewed by County Counsel (Michael Sachs, Chief Deputy County Counsel, 387-5281) on November 15, 2004; Purchasing (Terri Martinez, 387-2069) on November 15, 2004, and the County Administrative Office (Daniel R. Kopp, Administrative Analyst, 387-3828) on November 18, 2004.

FINANCIAL IMPACT: Issuance of the RFPs will not result in additional cost. Upon evaluation of the RFP responses, recommendations and the financial impact will be presented to the Board for approval. Premiums will continue to be paid from Risk Management's sub funds and reimbursed directly by the covered departments. Airports and Aircraft Liability premiums have been included in the FY05/06 budget and will be funded via Board-approved rates.

COST REDUCTION REVIEW: The County Administrative Office has reviewed this item, concurs with the department's proposal and recommends this action because it will enable the County to continue to manage its miscellaneous insurance exposure in a fiscally prudent manner.

SUPERVISORIAL DISTRICTS: All

PRESENTER: Pamela H. Thompson, Risk Manager, 386-8620

Record of Action of the Board of Supervisors

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